
State: District of Columbia **Filing Company:** Everest National Insurance Company
TOI/Sub-TOI: 17.0 Other Liability-Occ/Claims Made/17.0018 Premises & Operations (OL&T and M&C)
Product Name: General Liability
Project Name/Number: Additional Insured Endorsements/CW-GL-20037817

Filing at a Glance

Company: Everest National Insurance Company
Product Name: General Liability
State: District of Columbia
TOI: 17.0 Other Liability-Occ/Claims Made
Sub-TOI: 17.0018 Premises & Operations (OL&T and M&C)
Filing Type: Form
Date Submitted: 11/08/2016
SERFF Tr Num: EVST-130799480
SERFF Status: Assigned
State Tr Num:
State Status:
Co Tr Num: DC-GL-20037817

Effective Date: 01/01/2017
Requested (New):
Effective Date: 01/01/2017
Requested (Renewal):
Author(s): Vanessa King
Reviewer(s): Angela King (primary)
Disposition Date:
Disposition Status:
Effective Date (New):
Effective Date (Renewal):

State:	District of Columbia	Filing Company:	Everest National Insurance Company
TOI/Sub-TOI:	17.0 Other Liability-Occ/Claims Made/17.0018 Premises & Operations (OL&T and M&C)		
Product Name:	General Liability		
Project Name/Number:	Additional Insured Endorsements/CW-GL-20037817		

General Information

Project Name: Additional Insured Endorsements	Status of Filing in Domicile: Pending
Project Number: CW-GL-20037817	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 11/10/2016	
State Status Changed:	Deemer Date:
Created By: Vanessa King	Submitted By: Vanessa King
Corresponding Filing Tracking Number:	

Filing Description:

Everest National Insurance Company is filing new optional proprietary additional insured endorsements for use with ISO's Commercial General Liability Policies. Our proposed endorsements contain policy provisions which reinforce the original underwriting intent, which is to provide coverage to an additional insured for their vicarious liability to the extent that loss is caused, in whole or in part, by the acts or omissions of either the named insured or those acting on behalf of the named insured.

Our proposed endorsements will be utilized on a limited basis as additional underwriting tools to accommodate our insured's coverage needs when required by a contract the insured enters into with an additional insured.

Additionally, we will include reference to our new additional insured endorsements under the current exception to Rule 16. Additional Interest, via our Company Exception Pages. As noted above, since the purpose of our proposed endorsements is to reinforce the original underwriting intent and not change the level of coverage currently provided to an additional insured, we plan on using the current applicable charges associated with Additional Interests and previously approved by the Insurance Department.

Company and Contact

Filing Contact Information

Vanessa King, Manager, Filing and Regulation	vanessa.king@everestre.com
P.O. Box 830	908-604-3267 [Phone]
477 Martinsville Road	908-604-3546 [FAX]
Liberty Corner, NJ 07938-0830	

Filing Company Information

Everest National Insurance Company	CoCode: 10120	State of Domicile: Delaware
477 Martinsville Road	Group Code: 1120	Company Type:
P.O. Box 830	Group Name: Everest Re Group, Ltd.	State ID Number:
Liberty Corner, NJ 07938-0830	FEIN Number: 22-2660372	
(908) 604-3000 ext. [Phone]		

Filing Fees

Fee Required?	No
Retaliatory?	No

State: District of Columbia **Filing Company:** Everest National Insurance Company
TOI/Sub-TOI: 17.0 Other Liability-Occ/Claims Made/17.0018 Premises & Operations (OL&T and M&C)
Product Name: General Liability
Project Name/Number: Additional Insured Endorsements/CW-GL-20037817

Fee Explanation:

SERFF Tracking #:

EVST-130799480

State Tracking #:

Company Tracking #:

DC-GL-20037817

State: District of Columbia

Filing Company:

Everest National Insurance Company

TOI/Sub-TOI: 17.0 Other Liability-Occ/Claims Made/17.0018 Premises & Operations (OL&T and M&C)

Product Name: General Liability

Project Name/Number: Additional Insured Endorsements/CW-GL-20037817

Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		ADDITIONAL INSURED – OWNERS, LESSEES OR CONTRACTORS – SCHEDULED PERSON OR ORGANIZATION	ECG 20 625	11 16	END	New		0.000	ECG 20 625 11 16.pdf
2		ADDITIONAL INSURED – VENDORS	ECG 20 626	11 16	END	New		0.000	ECG 20 626 11 16.pdf
3		ADDITIONAL INSURED – OWNERS, LESSEES OR CONTRACTORS – AUTOMATIC STATUS WHEN REQUIRED IN CONSTRUCTION AGREEMENT WITH YOU	ECG 20 627	11 16	END	New		0.000	ECG 20 627 11 16.pdf
4		ADDITIONAL INSURED – OWNERS, LESSEES OR CONTRACTORS – COMPLETED OPERATIONS	ECG 20 628	11 16	END	New		0.000	ECG 20 628 11 16.pdf

Form Type Legend:

ABE	Application/Binder/Enrollment	ADV	Advertising
BND	Bond	CER	Certificate
CNR	Canc/NonRen Notice	DEC	Declarations/Schedule
DSC	Disclosure/Notice	END	Endorsement/Amendment/Conditions
ERS	Election/Rejection/Supplemental Applications	OTH	Other

POLICY NUMBER:

COMMERCIAL GENERAL LIABILITY
ECG 20 625 11 16

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ADDITIONAL INSURED – OWNERS, LESSEES OR
CONTRACTORS – SCHEDULED PERSON OR
ORGANIZATION**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Name Of Additional Insured Person(s) Or Organization(s):	Location(s) Of Covered Operations
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to "bodily injury" or "property damage" occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of "your work" out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

POLICY NUMBER:

COMMERCIAL GENERAL LIABILITY
ECG 20 626 11 16

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED – VENDORS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE

Name Of Additional Insured Person(s) Or Organization(s) (Vendor)	Your Products
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

A. Section II – Who Is An Insured is amended to include as an additional insured any person(s) or organization(s) (referred to below as vendor) shown in the Schedule, but only with respect to "bodily injury" or "property damage" arising out of "your products" shown in the Schedule which are distributed or sold in the regular course of the vendor's business, subject to the following additional exclusions:

1. The insurance afforded the vendor does not apply to:
 - a. "Bodily injury" or "property damage" for which the vendor is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages that the vendor would have in the absence of the contract or agreement;
 - b. Any express warranty unauthorized by you;

- c. Any physical or chemical change in the product made intentionally by the vendor;
- d. Repackaging, except when unpacked solely for the purpose of inspection, demonstration, testing, or the substitution of parts under instructions from the manufacturer, and then repackaged in the original container;
- e. Any failure to make such inspections, adjustments, tests or servicing as the vendor has agreed to make or normally undertakes to make in the usual course of business, in connection with the distribution or sale of the products;
- f. Demonstration, installation, servicing or repair operations, except such operations performed at the vendor's premises in connection with the sale of the product;

- g.** Products which, after distribution or sale by you, have been labeled or relabeled or used as a container, part or ingredient of any other thing or substance by or for the vendor; or
- h.** "Bodily injury" or "property damage" arising out of the sole negligence of the vendor for its own acts or omissions or those of its employees or anyone else acting on its behalf. However, this exclusion does not apply to:
 - (1)** The exceptions contained in Sub-paragraphs **d.** or **f.**; or
 - (2)** Such inspections, adjustments, tests or servicing as the vendor has agreed to make or normally undertakes to make in the usual course of business, in connection with the distribution or sale of the products.
- 2.** This insurance does not apply to any insured person or organization, from whom you have acquired such products, or any ingredient, part or container, entering into, accompanying or containing such products.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED – OWNERS, LESSEES OR CONTRACTORS – AUTOMATIC STATUS WHEN REQUIRED IN CONSTRUCTION AGREEMENT WITH YOU

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

- A. Section II – Who Is An Insured** is amended to include as an additional insured any person or organization for whom you are performing operations when you and such person or organization have agreed in writing in a contract or agreement that such person or organization be added as an additional insured on your policy. Such person or organization is an additional insured only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by:
1. Your acts or omissions; or
 2. The acts or omissions of those acting on your behalf;
- in the performance of your ongoing operations for the additional insured.
- A person's or organization's status as an additional insured under this endorsement ends when your operations for that additional insured are completed.
- B.** With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:
- This insurance does not apply to:
1. "Bodily injury", "property damage" or "personal and advertising injury" arising out of the rendering of, or the failure to render, any professional architectural, engineering or surveying services, including:
 - a. The preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
 - b. Supervisory, inspection, architectural or engineering activities.
 2. "Bodily injury" or "property damage" occurring after:
 - a. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
 - b. That portion of "your work" out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

POLICY NUMBER:

COMMERCIAL GENERAL LIABILITY
ECG 20 628 11 16

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED – OWNERS, LESSEES OR CONTRACTORS – COMPLETED OPERATIONS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Name Of Additional Insured Person(s) Or Organization(s):	Location And Description Of Completed Operations
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury" or "property damage" caused, in whole or in part, by "your work" at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the "products-completed operations hazard".

State:	District of Columbia	Filing Company:	Everest National Insurance Company
TOI/Sub-TOI:	17.0 Other Liability-Occ/Claims Made/17.0018 Premises & Operations (OL&T and M&C)		
Product Name:	General Liability		
Project Name/Number:	Additional Insured Endorsements/CW-GL-20037817		

Supporting Document Schedules

Bypassed - Item:	Readability Certificate
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Consulting Authorization
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Copy of Trust Agreement
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Expedited SERFF Filing Transmittal Form
Bypass Reason:	NA
Attachment(s):	
Item Status:	
Status Date:	